



Tips for Navigating Insurance Billing

A brief overview of the process for billing services to a commercial insurance payer



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Introductions



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Objectives

1. Understand why **insurance billing** is required
2. Recognize common **Insurance Abbreviations and Terms**
3. Know **Provider Responsibilities** in the Billing Process
4. Identify services **Billable and Not Billable** to insurance payers
5. Know the **Early Intervention Billing Requirements**
6. Understand the **steps to take before billing to insurance**
7. Understand **Benefit Verification and Pre-certification**
8. **Complete an Insurance Claim**



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What is Insurance Billing?

- Insurance billing is when a provider sends an invoice for services to a commercial insurance payer
- Commercial insurance payers are insurance companies such as Aetna, Blue Cross Blue Shield, Cigna, Health Alliance, and Humana.



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Why Insurance Billing is Required?



Maximize payment to service providers



Allow for growth of Early Intervention



Assures Early Intervention is payer of last resort



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Insurance-Related Abbreviations to Know

CMS 1500: Centers for Medicare & Medicaid Service Health Insurance Claims form

- Health insurance claims form used to bill insurance companies and CBO

CPT: Current Procedural Terminology or "diagnosis code"

EOB: Explanation of Benefits

- Outcome of a claim processed by an insurance company

ERA: Electronic Remittance Advise or "835 file"

- Electronic version of an Explanation of Benefits

HCPCS: Healthcare Common Procedure Coding System or "procedure code"

HMO: Health Maintenance Organization

PPO: Preferred Provider Organization



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Insurance Terms to Know

- **Authorization:** A determination by a health plan that a service is medically necessary. It is not a guarantee that the service will be covered or paid
- **Co-Insurance:** A percentage of the billed amount required by the health insurer to be paid by the insured for specific services.
- **Co-Pay:** A small fixed amount required by the health insurer to be paid by the insured for each outpatient visit or drug prescription
- **Deductible:** The amount of out-of-pocket expenses that must be paid for health services by the covered person before the health plan benefit payment begins
- **In Network:** Provider contracted with an insurance plan
- **Out of Network:** Provider not contracted with an insurance plan
- **Pre-Certification:** A certification for services obtained prior to an admission or prior to beginning a specific service



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Provider Responsibilities



01 Verify insurance

- Verify insurance benefits with all insurance companies covering the family
- Verify that insurance coverage has not changed before each service is performed



02 Update insurance

- Update CFC of any changes in insurance coverage for EI participants (CFC will notify CBO).



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Provider Responsibilities



03 Compliance

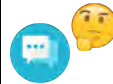
- Follow all rules and guidelines of the insurance carrier
- Follow up with insurance company per CBO instructions and submit any requested additional information such as evaluations and office visit notes
- Ensure associate level providers are properly licensed and credentialed.
- **Bill the insurance company and CBO appropriately and in a timely manner**



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EI Services Billable to Insurance (and subject to Family Fee)

- ✓ Assistive Technology
- ✓ Aural Rehabilitation
- ✓ Health Services
- ✓ Nursing Services
- ✓ Nutrition Services
- ✓ Occupational Therapy
- ✓ Speech Therapy
- ✓ Vision Services
- ✓ Physical Therapy
- ✓ Psychology
- ✓ Social Work



What common EI therapies or services are missing from this list?



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EI Services Not Billable to Insurance

- × Assessment Services
- × Audiological Exam
- × Deaf Mentor
- × Developmental Therapy (DT)
- × DT-Hearing
- × DT-Orientation/Mobility
- × DT-Vision
- × Evaluation Services
- × IFSP Development Services
- × Interpretation
- × Medical Services (for diagnostic and/or evaluation)
- × Parent Liaison
- × Service Coordination
- × Translation
- × Transportation

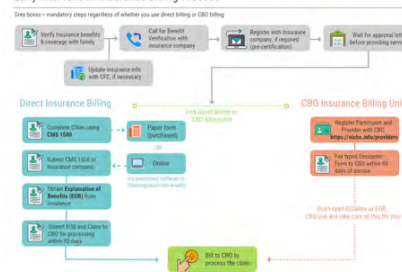


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For details on submitting forms and claims:
<https://eicbo.info/providers/insurance-billing-unit/>

Early Intervention Insurance Billing Process



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Benefit Verification
Families

Early Intervention Insurance Billing Process

Verify Insurance benefits & coverage with family

Call for Benefit verification with insurance company

Register with insurance company if required (and certified)

Wait for approval letter before providing services

Direct Insurance Billing

Complete Claim using Early IEB

Submit Claim to Insurance company

Verify Insurance of Benefits (DOB) for insurance

Complete First and Second bills for the governing agency of the

Submit to CBO to process the claim

CBO Insurance Billing Unit

Register Payment with Provider with CBO

Wait for approval letter before providing services

Submit to CBO to process the claim

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Update insurance with CFC, if needed

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Benefit Verification Insurance Co.

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Benefit Verification with a Commercial Insurance Payer:
Examples of Questions to Ask

Service

- Is this a covered service?
- Are there any policy or place of service restrictions?
- Are referrals from the primary care physician required?

Precertification

- What are the precertification requirements? Get requirements for home and office, as they often differ.
- Who do I contact to obtain pre-certification?

Benefits available

- Does the plan have both in and out of network benefits available?
- Any lifetime or annual caps for services?
- What is the benefit year?

Billing

- What is the claim mailing address or electronic payer ID?
- What are the plan timely filing requirements?

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Pre-Certification

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Pre-Certification:
Before Billing a Commercial Insurance Payer

Please keep in mind that the registration requirements differ between companies and the amount of time required to be approved varies greatly

Bill to Commercial Insurance Payer

Enroll with insurance payers prior to accepting a child with that particular insurance company.

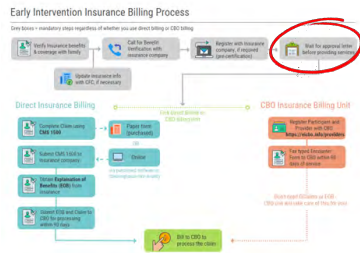
Verify and complete their registration requirements to enroll in the claims processing system.

Contact any insurance payers where you want to submit billing

PLEASE NOTE: Registering with an insurance payer is **not** the same as becoming "in-network".

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Obtain Approval Letter before Providing Services



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Direct Insurance Billing



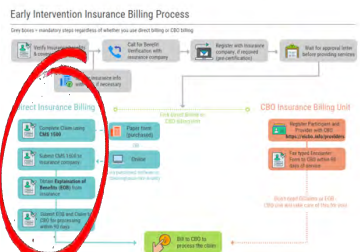
CBO Insurance Billing Unit



How do I process claims?

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Direct Billing



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Completing an Insurance Claim with CMS 1500 Form

- Claims must be typed! Claims cannot be handwritten
- Dates must be in chronological order
- 6 lines per claim
- Correct Place of Service
- Accurate HCPCS code-EI has a limited code set, insurance does not
- Total Amount Billed- Bill your hourly rate not the EI rate (must bill the same amount to insurance and EI)
- Accurate Number of units for service billed to insurance
- Rendering Provider information in box 24J
- Billing Provider information in Box 33 (Box 24J and Box 33 may be the same for individual providers)

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CMS 1500

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Referring Provider - Box 17

NPI – Box 17a

Diagnosis code(s) - Box 21

Date(s) of service-1 date per line-Box 24A

Place of service-Box 24B

HCPCS Code-Box 24D (any modifiers needed would go in the modifier box)

Diagnosis pointer-Box 24E

Total Charges-Box 24F

Units-Box 24G

Rendering Provider Tax ID or SSN and NPI-Box 24J

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Payee Tax ID-Box 24

Patient Account Number (not required)-Box 26

Total charge for the claim-Box 28

Rendering Provider name-Box 31

Payee Name and address-Box 33

Payee NPI-Box 33a

Payee Tax ID-Box 33b

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Reminders with CMS 1500 Form

- Have approval letter from registration with the insurance company you want to bill prior to submitting your claim
- Purchase CMS 1500 forms if you want to mail your forms in. You can find these at most office supply stores or you can look into different electronic billing software options
 - Alternatively, you can submit them online through purchased software or a Clearinghouse like Availity
- Early Intervention offers a free Insurance Billing Unit for providers. Please visit the website for more information

<https://eicbo.info/providers/insurance-billing-unit/>

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Early Intervention Direct Billing Requirements

Insurance

UNACCEPTED Use private insurance *unless a waiver, exemption or decline of insurance has been approved*

- Inquire about insurance information at each visit (to ensure plan has not changed)
- Notify CFC immediately of any insurance changes a family may have

EI Central Billing Office (EICBO)

- CBO pays up to the state rate
- The EOB and a completed claim shall be submitted to the CBO for all EI children even if insurance paid above the state rate of payment.
- Claims must be received by the CBO within 90 days of the date of service or within 90 days of the most recent insurance correspondence to be considered timely and for payment.

You must accept insurance and/or CBO payment as payment in full for service

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Completing an EICBO Claim

- Once an EOB has been received via mail or accessed online, prepare an EICBO appropriate claim
- Claim form must be typed. **Handwritten claims will be rejected**
- Child's EI number must appear in **Box 1A**
- It may be necessary to change your HCPCS code to the EI appropriate code
- Units may need to be converted to the EI appropriate, 1 unit per 15 minute billing

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Completing an EICBO Claim

- Attach EOB to the claim and mail it to the CBO for processing.
- This is required for every claim, regardless of the insurance determination.
- The claim must be received by the CBO within 90 days of the insurance processing date to be considered timely.
- Be sure to allow mail delivery time when counting the 90 days

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Completing an EICBO Claim

- Claims not required to be billed to insurance can be submitted direct to the CBO
 - Via US mail:
 - Early Intervention Central Billing Office
 - P.O. Box 19485
 - Springfield, IL 62794-9485
 - Electronically via Qclaims
 - Download Qclaims at <https://eicbo.info/providers/qclaims>
- Claims not required to be billed to commercial insurance must be submitted to the CBO within 90 days of the date of service to be considered timely.
- Please allow 24 to 48 hours for electronic claims to arrive at the CBO.
- When placing claims in the mail please allow ample time for the claim to arrive at the CBO office within the 90 day timely filing limit

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Completing an EICBO Claim

Visit the Early Intervention Central Billing Office website for a complete list of information required on an EI-CBO Claim Form.

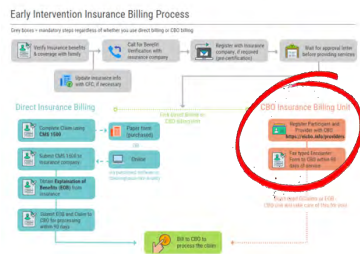
From the Provider page, click the "Billing Requirement for Paper Claim Submission" link

<https://eicbo.info/providers/>



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CBO Insurance Billing Unit



<https://eicbo.info/providers/insurance-billing-unit/>

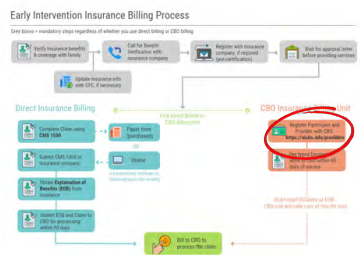
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Benefits of Using Billing Unit

- Entirely free to currently enrolled and/or credentialed Early Intervention Providers.
- Helps to maximize insurance payments to the provider.
- Saves time for providers
- Insurance Billing Unit has knowledge of all current federal laws for billing.
- Access to speak directly to EI-CBO staff regarding billing questions and issues.
- We bill both the commercial insurance and CBO on behalf of our providers.

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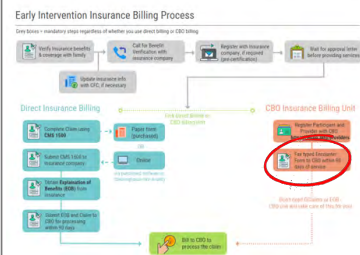
Registration with CBO Insurance Billing Unit



<https://eicbo.info/providers/insurance-billing-unit/>

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Completing Encounter Form(s)



<https://eicbo.info/providers/insurance-billing-unit/>

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CBO
Handles
the rest!

- Prepare and submit private insurance claims.
- Handle claims status follow up.
- Submit any requested information to insurance carriers to assist in accurate claims processing.
- Prepare and submit appeals to insurance carriers.
- Prepare and submit required secondary claims to the CBO.

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Things to Remember

- **Must bill CBO within 90 days of date of service or most recent communication with the insurance company** for claim to be timely
- **Must accept insurance and/or CBO payment as payment in full** for services rendered and agree not to bill the family
- **Verify and double check the status of insurance with the family.** Doing this monthly is a good idea!
- **CBO is responsible for paying claims that are applied to family deductibles and co-pays**
- **You MUST BILL EI for ALL services, even if you are paid by the insurance company.** This is a requirement of your Early Intervention Provider Contract

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Questions

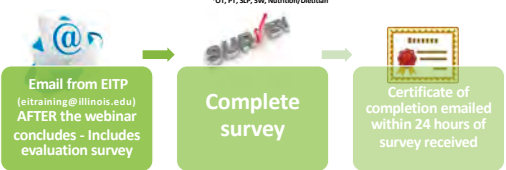
- Please visit the Early Intervention Central Billing Office website at <https://eicbo.info/>. There is a lot of helpful information posted on the website
- If you need further assistance, please contact us at the Early Intervention Central Billing Office Help Desk at (800) 634-8540



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ILLINOIS EI and ILLINOIS STATE LICENSURE* credit

*OT, PT, SLP, SW, Nutrition/Dietitian



If you joined as a group, each individual will need to complete the unique survey for credit



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Winter Webinars

Winter Webinars for 2020 registration available online at <http://www.illinois.edu/EITPwebinars>
EITP Webinar Resources available online at <http://www.illinois.edu/EITPwebinars>
All start times are for Central Standard Time (CST)

Click on the title of the webinar to get more information
(An abbreviation, presenter biography, and credit information)

Friday, January 31, 2020 9:00 am Autism Review: Co-occurring Conditions in Young Children with ASD Dr. Amy Kover	Completed!
Wednesday, February 5, 2020 10:00 am Parenting a "Not-So-Perfect" Child: Keys to Early Intervention Anne Lantieri, PhD, and Wendy Winkler, PhD	Completed!
Wednesday, February 19, 2020 9:00 am Assessment Review: The 2020 Early Intervention Kathleen Hennessey, PhD and Emily Hennessey	Completed!
Wednesday, February 26, 2020 10:00 am Inclusion in Birth-3: What Does It Mean? Amy Kover and Emily Rogers	
Wednesday, March 4, 2020 9:00 am Coaching Families to Address Challenging Behaviors Johnna Higgins, PhD	
Wednesday, March 11, 2020 10:00 am Home Visiting in Illinois: Partnering to Promote Healthy Child Development Kathleen Hennessey	

Hosted by the Early Intervention Training Program at the University of Illinois




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